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Assemblymember Mullin
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Dear Neighbor

Everyday new technologies make the lives of consumers a little bit easier. With the advent of tools such as computers, the Internet, supermarket club cards, ATM cards, and credit cards, consumers can complete everyday chores with the swipe of a card or the punch of a password. **But convenience comes at a cost: the privacy of your personal information!**

Technology has enabled the easy collection of detailed personal information and allowed for massive data sharing between entities for unrelated purposes – **all without your consent!** Once the information is disclosed, the private nature of your personal information is lost forever.

The Legislature is working to create laws that protect the privacy of consumers' personal information. Here are some helpful tips to help you preserve the privacy of your personal information, while still enjoying the conveniences of modern technology. Please feel free to call me with any questions or comments on these consumer protection issues at 650-341-4319.

Sincerely, 
GENE MULLIN
Assemblymember, 19th District



Information continued from reverse side.

10.

Avoid calling 800, 888 and 900 numbers unless you already have a relationship with the company (like your favorite catalog company). When calling 800, 888 and 900 numbers, your phone number can be recorded by a system called Automatic Number Identification (ANI) and then sold to marketers for mail and for phone solicitations. (The Federal Communications Commission requires companies to get your consent before selling your phone number.)

11.

Shield your hand when you use a bank ATM machine or make a long distance call at public phone. Don't let others see your PIN numbers. Memorize your PIN numbers so you do not have to carry them in your wallet. Avoid using common PIN numbers like Social Security number digits, birthdate and family members' names.

12.

Read the fine print on applications and order forms. You may be given additional privacy protection or have it taken away in almost unreadable text.

13.

If you are an Internet user, do not send sensitive personal information (phone number, password, address, credit card number, SSN) by chat lines, e-mail, forum postings or in your online biography. Assume your communications are not private unless encrypted.

**Always
read the
fine print on
applications
and order
forms before
you sign.**



GENE MULLIN
Assemblymember, 19th District

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SURVIVAL PRIVACY GUIDE

**How to take
control of your
personal
information.**

Every day most of us give away information about ourselves; sometimes knowingly and other times when we do not even realize it. You are your best privacy protector.

Convenience comes at a cost: the privacy of your personal information!

BE AWARE

of how and when you give out personal information. Find out what information about you is stored in major industry and government databases.

1.

Find out what is in your credit report. The information in your report can determine if you get a loan, an apartment, a job or insurance coverage. It is available to credit grantors, employers, landlords and insurers- in fact, anyone with a "legitimate business need." To protect yourself from being harmed by incorrect information, order your credit report once a year and make sure it is accurate. To learn how to request your report, call:

- Experian/TRW (\$8) (888) 397-3742
- Equifax (\$8) (800) 685-1111
- Trans Union (\$8) (800) 888-4213

2.

Find out if information about your medical history is stored in the insurance industry data base, the Medical Information Bureau (MIB).

You may receive a copy of your MIB report by writing or calling: Medical Information Bureau, P.O. Box 105, Essex Station, Boston, MA 02112. (617) 426-3660. The report is free if you have received a letter from an insurance company stating they used MIB information to make a decision about you. Otherwise it costs eight dollars. In California and some other states, you also have a right to see the medical records held by your doctor and other health providers.

3.

Order a copy of your Social Security Earnings and Benefits Statement at least once every three years—every year if you are a victim of SSN fraud. Call (800) 772-1213. Web site, www.ssa.gov.

4.

Look for ways to "opt out" of mailing lists to reduce "junk" mail. Many mail order firms, magazines and credit card companies now provide a box to check if you do not want your name, address and shopping habits sold to other companies.

Participate in the Direct Marketing Association's **Mail Preference Service (MPS)**. When you send your name and address to MPS, you are added to a list of people who do not want to receive mail from the major nationwide catalog and marketing companies. (The DMA's Web site is www.the-dma.org). The MPS does not stop all junk mail. For other types of unwanted mail, deal with each mailer directly.

- Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735-9008

5.

To get your name off mailing lists for pre-approved offers of credit, notify the credit bureaus at the following number; (888) 5OPTOUT or (888) 567-8688. Your one call is shared with all three credit bureaus.

6.

Avoid entering sweepstakes and other contests if you want to stay off mailing and telemarketing lists aimed at "opportunity seekers," impolitely called "sucker lists." The purpose of such contests is to compile names and addresses that can be used for other solicitations, such as fundraising or catalog offers. Be aware that some contests and special offers are scams, especially those that ask for money up front or which offer get rich quick schemes.

7.

To reduce calls from telemarketers, send your name, address and phone number to the Direct Marketing Association's Telephone Preference Service.

- Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014

Also, tell telemarketers to put you on their "don't call list." A federal law requires them to heed your request. Another way to reduce unwanted phone calls is to screen them with the answering machine.

8.

Be especially protective of your Social Security Number (SSN). Only give it out when you know it is required (tax forms, employment records, most banking, stock and property transactions). If the SSN is requested by a government agency, look for the Privacy Act notice. This will tell you if your SSN is required, what will be done with it, and what happens if you refuse to provide it.

9.

Pay attention to possible information gathering at the check stand. California law limits what can be requested when you pay by check and credit card. Merchants cannot write or record personal information like address and phone number on the transaction slip or any other form associated with the purchase unless that information is needed for certain situations, like delivering the product.

Think twice before joining a "buyers club" or using a debit, credit or check cashing card when paying for groceries. When the card is "swiped" through the card reader at the check stand, your name and address can be linked to the list of the purchases that is created when your groceries are "read" by the scanner. If you do not want a data base of your shopping habits compiled, you can choose not to join the buyer's club, or you can pay cash. (Not every such system keeps a detailed record of purchases. Be sure to ask.)

Information continues on reverse side.

